

	UNITED STATES BANKRUPTCY COURT Eastern District of California	FILED
	Robert T Matsui United States Courthouse 501 I Street, Suite 3-200 Sacramento, CA 95814	5/13/11
	(916) 930-4400 www.caeb.uscourts.gov M-F 9:00 AM – 4:00 PM	CLERK, U.S. BANKRUPTCY COURT EASTERN DISTRICT OF CALIFORNIA
NOTICE OF REQUIREMENT TO FILE A CERTIFICATION OF COMPLETION OF COURSE IN PERSONAL FINANCIAL MANAGEMENT (Official Form 23)		
Case Number: 11-31806 – B – 7		
Debtor Name(s) and Address(es):		
Kaelin Erika Gelbke 4923 County Rd. M Orland, CA 95963		
<p>Subject to limited exceptions, individual debtors must complete an approved instructional course in personal financial management, after the petition is filed, in order to receive a discharge under chapter 7 (11 U.S.C. §727), chapter 11 (11 U.S.C. §1141(d)(3)), or chapter 13 (11 U.S.C. §1328(g)). This course is required in addition to the credit counseling received pre-filing. A list of approved training agencies is available online at http://www.usdoj.gov/ust/eo/bapcpa/ccde/index.htm.</p>		
<p>NOTICE IS HEREBY GIVEN THAT Official Form 23, <i>Debtor's Certification of Completion of Instructional Course Concerning Personal Financial Management</i>, must be filed with the Clerk of Court at the address shown above to obtain a discharge in this case.</p>		
<p>NOTICE IS FURTHER GIVEN THAT if otherwise ready to be closed, this case may be closed by the Clerk of Court without entry of a discharge if Official Form 23 is not filed within 60 days of the first date set for the meeting of creditors under Bankruptcy Code § 341(a) in a chapter 7 case, or no later than the date the last payment is made by the debtor as required by the plan or the filing of a motion for discharge under Bankruptcy Code § 1328(b) or § 1141(d)(5)(B) in a chapter 13 or chapter 11 case. Once the case is closed without entry of discharge, obtaining a discharge will require the filing of Official Form 23, together with a motion to reopen the case and payment of a reopening fee (currently \$260.00 in a chapter 7 case, \$1000.00 in a chapter 11 case, and \$235.00 in a chapter 13 case).</p>		
<p>Official Form 23 is printed on the reverse of this notice for your convenience. It is also available under "Official Forms" on the Forms and Publications page of the court's web site (www.caeb.uscourts.gov).</p>		

Dated: 5/13/11

Wayne Blackwelder
Clerk of Court

Form B23 (Official Form 23) (12/08)

**UNITED STATES BANKRUPTCY COURT
Eastern District of California**

In re

Kaelin Erika Gelbke
4923 County Rd. M
Orland, CA 95963

Debtor(s).

Case Number

11-31806 - B - 7

**DEBTOR'S CERTIFICATION OF COMPLETION OF POSTPETITION INSTRUCTIONAL
COURSE CONCERNING PERSONAL FINANCIAL MANAGEMENT**

Every individual debtor in a chapter 7 case, a chapter 11 case in which § 1141(d)(3) applies, or a chapter 13 case must file this certification. Complete one of the following statements and file with the Clerk of Court at the address shown on the reverse by the deadline stated below.

If a joint petition is filed, each spouse must complete and file a separate certification. Therefore, joint debtors may wish to photocopy this form before completing it.

☐ I, _____, the debtor/joint debtor in the above-styled case, hereby certify
(Printed name of debtor or joint debtor)
that on _____ (date) I completed an instructional course in personal financial
management provided by _____, an approved personal
(Name of Provider)
financial management provider.

Certificate No. (if any): _____

- OR -

☐ I, _____, the debtor/joint debtor in the above-styled case, hereby certify
(Printed name of debtor or joint debtor)
that no personal financial management course is required because of [check the appropriate box]:

- ☐ Incapacity or disability, as defined in 11 U.S.C. § 109(h);
- ☐ Active military duty in a military combat zone; or
- ☐ Residence in a district in which the United States Trustee (or Bankruptcy Administrator) has determined that the approved instructional courses are not adequate at this time to serve the additional individuals who would otherwise be required to complete such courses.

Date: _____ Signature of Debtor or Joint Debtor: _____

Instructions: Use this form only to certify whether you completed a course in personal financial management. (See Fed. R. Bankr. P. 1007(b)(7).) DO NOT use this form to file the certificate given to you by your prepetition credit counseling provider and do NOT include with the petition when filing your case.

Filing Deadlines: In a chapter 7 case, file with the Clerk of Court within 60 days of the first date set for the meeting of creditors under § 341 of the Bankruptcy Code. In a chapter 11 or 13 case, file with the Clerk of Court no later than the last payment made by the debtor as required by the plan or the filing of a motion for a discharge under § 1141(d)(5)(B) or § 1328(b) of the Code. (See Fed. R. Bankr. P. 1007(c).)